

WHEN YOU GO HOME—



take this book with you

WHEN YOU GET HOME



HOME SERVICE
AMERICAN RED CROSS

TO RETURNING SOLDIERS:

We, your neighbors, speaking through the Red Cross, welcome your return. You have served us and your country well in the greatest war in history. Whether you served in this country or on the battlefields of France, we are proud of you. In your absence we pledged ourselves through the Red Cross that in times of emergency and anxiety your family need want for nothing which friendly interest and ample resources could supply. When you get home you may be sure that this friendly interest will not cease. Our greatest opportunity to be of service may come while you and your family are getting back to everyday life. We may need only to supply you with information, but that will be given promptly and accurately. Whatever we shall have the opportunity to do, working with you, we shall gladly do through the Home Service Section of the Red Cross.

WHEN YOU GET HOME

CONSULT YOUR HOME SERVICE-SECTION ABOUT THESE THINGS.

Here are some things which you and your family will wish to know about when you return and about which you and they may obtain further information from the Home Service Section of the Red Cross Chapter in your home town:

Every Returned Soldier Will Need Information.

Every returned soldier and his family will need information about his rights under the War Risk Insurance Law or the Civil Relief Act or other legislation or regulations for the benefit of soldiers and their relatives. You and your family will want to know how to keep your Government insurance from lapsing; how to file a claim of compensation if you have been injured in the service; what plans the Government is perfecting to return discharged soldiers to industry; how to apply for arrears of pay; how long the Government allowance to your family should continue, etc. It is not necessary for you to write to Washington to learn these things. Washington sends the latest information on these and many other points to your Home Service Section for the use of yourself and your family. Take your inquiries to the Red Cross, where they will be answered accurately and promptly and without charge.

Why You Should Keep Up Your Government Insurance.

When you entered the army you took out Government insurance and allotted a portion of your monthly pay to keep up premium payments. It is of the greatest importance that you keep up your Government insurance.

From the Home Service Section in your home town you can learn the plans which the Government is now perfecting by which you can, within five years after peace is declared, change the form of insurance which you are now carrying into any of the ordinary kinds of private insurance. It will still be Government Insurance however. If your premiums are kept up you may take advantage of these plans without medical examination, even though you may have suffered some injury or contracted some illness in the meantime which would make you uninsurable in an insurance company.

Even if you are sound and healthy, do not be persuaded to drop your Government insurance. You owe it to yourself and your family to keep yourself insured. We believe that you can best do this by maintaining your Government insurance for the following reasons:

You keep your family continually protected.
It helps you to save money methodically.

It gives you an opportunity by means of an endowment policy (if you want to change later to that form of insurance) to provide for your own old age.

The Government insurance will cost you less than other life insurance because there are no charges for commissions, collections, administrative or advertising expenses.

Government insurance is free from taxation.

Government insurance is free from claims of creditors.

There is nothing safer than Government insurance.

How to Keep Up Your Government Insurance.

You should be told before leaving the service the date up to which premiums on your policy have been paid by deduction from your pay. This is very important. If your officers do not notify you of this date, ask them about it.

When this date arrives you should pay the next premium and continue to make such payments each month thereafter in order to keep your insurance in force. If you leave the service without learning this date, be sure to make your next payment within thirty-one days after you were discharged.

Your letter containing the insurance payment should be addressed to "The Disbursing Clerk, Bureau of War Risk Insurance, Treasury Department, Washington, D. C.," and should state the date to which premiums on your policy were paid by deductions from your pay (if you were so informed when you were discharged), together with the cause of discharge as shown by discharge papers, your full name and rank, serial number, and your present postoffice address.

If you are unable to give your serial number, then you should state the organization to which you were attached at the time you took out the insurance, your home address at the time of enlistment, the date of your birth and the date of discharge.

If you are in doubt as to the amount, be sure to send enough, for any overpayment will be credited as advance payment on future premiums. On receipt of your first payment the Government will send you a form to use with your next payment.

If you do not make your insurance payments within thirty-one days after they are due your insurance will lapse, and it will be necessary for you to make a formal application for reinstatement. If the insurance has lapsed you should send immediately to the Bureau of War Risk Insurance the full amount which you believe to be due and apply at once to your Home Service Section for information and assistance as to how you may procure reinstatement.

Government Compensation for Injury or Disease.

If you were injured or contracted disease in the line of duty while you were in the army the Government will pay you compensation similar to the workmen's compensation given to injured factory employes. This compensation in your case takes the place of the pensions which were paid the injured Civil War veterans and their families. If you should be totally disabled by some injury or disease resulting from your military service you will receive from \$30 to \$100 per month from the Government, according to the size of your family and the nature of your disability. If you should be partly disabled, this payment will be made in proportion to your loss in earning capacity. If you are entitled to compensation, the Home Service Section of the Red Cross will advise you how to secure the necessary forms upon which to file a claim and assist you in filling it out. Do not hire an attorney or claim agent to file the claim for you. The law states that "no claim agent or attorney shall be recognized in the presentation of claims for compensation."

How to Apply for Arrears of Pay.

Ordinarily each returning soldier will be paid in full upon discharge. If you have good reason to believe that you have been underpaid, consult the Home Service Section. There you will be advised how to apply to the Government for further moneys. It is unnecessary to retain a claim agent or attorney to file the claim for you.

Legal Advice.

While you and your family are readjusting yourselves to everyday life, you may need legal advice. If you cannot afford to pay for it you may secure it without charge by applying to the Home Service Section. A committee of some of the best attorneys in town has been co-operating with the Red Cross to render such advice and assistance to soldiers' families.

If Judgment Has Been Rendered Against You.

If a court has rendered judgment against you by default, either while you were in the army or within thirty days after your discharge, the Civil Relief Act provides that you may still have your chance in court. You must apply to the court in person, or through an attorney, within ninety days after your discharge from the service.

If the court believes that being in the army prevented you from properly defending the action, and that you have a good defense, the court can open the judgment and give you a chance to defend the action. If legal proceedings were begun against you while you were in the army, or within sixty days after your discharge, and if you have been unable to defend the action properly by reason of military service, the court may, on your application, stay the execution of any judgment rendered against you, or prevent your property from being attached as a result of such judgment.

If Mortgage Payments on Your Property Are Overdue.

Payments on a mortgage on your property may have become overdue while you have been in the army. Even though the provisions of the mortgage provided that the mortgagee might sell the property when you fell behind in your payments, nevertheless the Civil Relief Act forbids such a sale unless by special order of the court, until three months after you have been discharged. This applies only to a mortgage executed before March 8, 1918, on property which you owned before you went into the army.

If Your Taxes Are Overdue.

While you have been in the army taxes or assessments may have become overdue on property belonging to you. If you or your family occupied the property before you entered the army, and if they continued to occupy it after you left home, the Civil Relief Act provides that if any person on your behalf filed a certificate with the tax collector, stating that you could not pay the taxes or assessments because you were in military service, the property could not be sold to collect the taxes or assessments without a special order of the court permitting the sale. Even if such property has been sold for unpaid taxes or assessments while you were in the army, the Civil Relief Act permits you to redeem it by paying the principal and 6 per cent. interest within six months after the termination of the war has been proclaimed by the President.

If Payments on Your Private Insurance Policy Are Overdue.

The Civil Relief Act permitted you to apply to the Bureau of War Risk Insurance to protect your private insurance policy, or fraternal benefit membership, from lapsing for non-payment of premiums while you were in the army. If you took advantage of this provision, do not forget that under this Act you must pay the back premiums, with the agreed interest thereon, **within one year** after discharge or (if you are discharged after the proclamation of peace), within one year after such proclamation. If you do not make the payments in this time, the policy or membership will lapse and become void.

Government Plans for Discharged Soldiers.

The Government is doubtless making plans which will affect you and your comrades after you leave the army. As soon as these plans are adopted, information about them will be sent to the Home Service Section in your town. Apply there for advice as to these plans, and also for the latest information as to any legislation or regulations affecting discharged soldiers.

Training for Disabled Soldiers.

If you come back with a gold stripe on your right sleeve or if you have been discharged because of disease or disability incurred in line of duty before you had a chance to go overseas the Government will give you the best of care. In the army hospital you will receive special medical care including "occupational treatment" which will both help you get well and give you training which will improve your chances for the future.

If you have lost an arm or a leg, a temporary artificial limb will be furnished while you are in the hospital. Later, the Government, through the Bureau of War Risk Insurance, will provide you free with a permanent artificial limb of the most modern type. You yourself will select this limb with the help and advice of a skilled surgeon representing that Bureau. This artificial limb will be kept in repair at Government expense and replaced when worn out.

If you need further medical treatment on account of your disability, after your discharge, the Government, through the Bureau of War Risk Insurance, will supply it.

If you remain permanently disabled, the Government will pay you for the rest of your life a disability compensation which will not be reduced, no matter how successful you may be in overcoming your handicap and increasing your income.

If you are eligible for compensation for even partial disability the Government now offers you a remarkable opportunity to complete your education, or to be trained for a new job if you cannot "carry on" in your old one. While you are taking this free training the Government will guarantee you a total income from all sources of at least \$65 a month.

The Red Cross strongly recommends the courses of training which the Government offers you. You do not have to take them unless you wish, but if you do not you may find yourself badly handicapped when you are obliged to compete with able-bodied men.

When you are ready to go to work the Government with all its resources is at your service to find you the right place.

Further information and pamphlets telling you all about these matters can be obtained from the Federal Board of Vocational Education, 601 E.

Street N. W., Washington, D. C., or from the nearest District Office of that department. The Home Service Section will also be able to give you much information and will refer you to the proper District Office of the Federal Board with which you must put yourself in touch in order to obtain these advantages.

Other Ways in Which the Red Cross Can Serve You.

If when you get home you are troubled because a member of your family is not in good health, because business difficulties have arisen while you were away, because you lacked competent advice about the education of your children or because you feel you have developed so that you can fill a more responsible job than your old one, consult the Home Service Section of the Red Cross. Its advice and its experience in helping other soldiers and their families may be of assistance to you.

How You and We May Work Together.

You have been willing to fight for high ideals on the battlefield, and we know that you can be depended upon to fight for equally high ideals in your home town. In the army you have set an example to the country of courage and good citizenship, and the country will look to you to set

the same example when you get back in civil life. We know that you want to continue "to play the game." We on our part want to continue to serve you and your family until you are once more settled in civil life, with the same spirit in which we were ready to serve both them and you while you were under arms.

What the United States Employment Service Can Do for You.

Every opportunity is given you to secure the position for which you are best qualified, and the U. S. Employment Service with its co-operating agencies has opened a wide field of employment with the view of giving you a choice of suitable jobs so as to enable you to return from war to peace, and take a position where you can do the most effective work.

In every demobilization camp there is established an information office, in charge of a representative of the U. S. Employment Service, where you may receive information as to the method of seeking employment. Many men will probably return to old positions, some seek new opportunities for work, while others have acquired skill and training which fits them for better positions. Whatever may be your choice or fitness, the full resources of the Employment Service will be open free of charge to you. In case you are undecided as to kind of employment desired, you may apply, upon returning to your home, to the Community Labor Board as a co-operating agency in securing work.

It is planned to place posters in every post-office and railroad station, which will give you the address of the nearest employment office. It is the aim of the government to assist in placing all returning soldiers, sailors, and war workers when such assistance is sought. It is the duty of the Employment Service to help you. It is your duty to seek aid through the government offices.

The names and addresses of the Federal Directors for the following States are here given:

Everett W. Lord, Federal Director of Mass.,
18 Tremont St., Boston.

Charles S. Hichborn, Federal Director for Me.,
Blaine Mansion, Augusta.

E. K. Sawyer, Federal Director for N. H.,
417 Central St., Franklin.

Robert W. Simonds, Federal Director for Vt.,
State Capitol, Montpelier.

Edwin A. Burlingame, Federal Director for R. I.,
State House, Providence.